

BANK INDONESIA REGULATION  
NUMBER 21/9/PBI/2019  
ON  
INTEGRATED COMMERCIAL BANK REPORTING

BY THE BLESSINGS OF ALMIGHTY GOD

GOVERNOR OF BANK INDONESIA,

Considering: a. that in performing its duties, Bank Indonesia requires information submitted by banks in a complete, accurate, current, comprehensive, and timely manner;

b. that the information submitted by banks as referred to in point a is also required by Otoritas Jasa Keuangan and Lembaga Penjamin Simpanan in accordance with their functions, duties, and authorities;

c. that to reduce bank reporting burden and increase data quality and reporting effectiveness, Bank Indonesia develops a metadata-based integrated reporting system by upholding the principles of collaboration, efficiency, and consistency;

d. that based on the foregoing considerations as referred to in point a, point b, and point c, it is necessary to issue Bank Indonesia Regulation on Integrated Commercial Bank Reporting;

Observing : Law Number 23 of 1999 on Bank Indonesia (State Gazette of the Republic of Indonesia of 1999 Number 66, Supplement to State Gazette of the Republic of Indonesia Number 3843) as amended several times and last by Law Number 6 of 2000 on Establishment of Government Regulation in Lieu of Law Number 2 of 2008 on the Second Amendment to Law Number 23 of 1999 on Bank Indonesia as a Law (State Gazette of the Republic of Indonesia of 2009 Number 7, Supplement to State Gazette of the Republic of Indonesia Number 4962);

HAS DECIDED:

To enact : BANK INDONESIA REGULATION ON INTEGRATED COMMERCIAL BANK REPORTING

## CHAPTER I

### GENERAL PROVISIONS

#### Article 1

In this Bank Indonesia Regulation:

1. Bank means the commercial banks as referred to in the Law on banking, including branch offices of a bank domiciled overseas, and sharia commercial bank and sharia business units as referred to in the Law on sharia banking.
2. Reporting Bank means a Bank which submits reports through the integrated reporting system of Bank Indonesia.
3. Integrated Commercial Bank Reporting, hereinafter referred to as Report, means information compiled and submitted by a Reporting Bank to Bank Indonesia in an integrated manner and in a standard format and definition according to the metadata determined by authorities.
4. Business Day means business days of Bank Indonesia, excluding days determined by Bank Indonesia to conduct limited operational activities.

CHAPTER II  
OBLIGATIONS AND RESPONSIBILITIES OF A REPORTING  
BANK

Article 2

- (1) A Reporting Bank is required to compile and submit a Report to Bank Indonesia.
- (2) The Report as referred to in paragraph (1) is required to be compiled and submitted in a complete, accurate, current, comprehensive, and timely manner.

Article 3

- (1) The Reporting Bank is required to appoint an officer and person in charge of the Report.
- (2) The appointment of the officer and person in charge as referred to in paragraph (1) and its changes shall be submitted in writing to Bank Indonesia.
- (3) The appointment of the officer and person in charge as referred to in paragraph (1) does not detract and/or dismiss responsibilities of a Bank's board of directors or branch office's management of a bank domiciled overseas.
- (4) Further provisions on registration process of the officer and person in charge shall be regulated in a Regulation of Member of Board of Governors.

CHAPTER III  
REPORT COMPILATION AND  
SUBMISSION OF REPORT AND/OR REPORT CORRECTION

Part One  
Report Compilation

Article 4

The Report compilation as referred to in Article 2 refers to the metadata determined by authorities.

Article 5

- (1) The Report as referred to in Article 2 paragraph (1) consists of 4 (four) groups of information as follows:
  - a. group of financial information;
  - b. group of risk information;
  - c. group of information on payment system and financial service activities; and
  - d. group of master data information.
- (2) The Reports as referred to in paragraph (1) point a and point d are submitted in the following manner:
  - a. individually per branch office of a Reporting Bank;
  - b. consolidation of entire office of a Reporting Bank; and/or
  - c. consolidation of a bank and its subsidiary(ies).
- (3) The Reports as referred to in paragraph (1) point b and point c are submitted collectively for the entire office of a Reporting Bank.

Article 6

Further provisions on Report compilation shall be regulated in a Regulation of Member of Board of Governors.

## Part Two

### Submission of Report and/or Report Correction

#### Article 7

- (1) Submission of Report as referred to in Article 2 paragraph (1) is conducted by a Reporting Bank having submission Report obligation in accordance with the provisions of Bank Indonesia.
- (2) The submission of Report as referred to in paragraph (1) must be conducted in a centralized manner by Reporting Bank including the following:
  - a. bank's head office or appointed coordinating office;
  - b. sharia business unit(s); and
  - c. branch office(s) of a bank domiciled overseas.
- (3) In the event that the Report may not be submitted by Reporting Bank as referred to in paragraph (2), the Report is submitted by each branch office of the Reporting Bank.
- (4) In the event that the Report is submitted by each branch office of Reporting Bank as referred to in paragraph (3), the Reporting Bank is required to submit a written notice to Bank Indonesia including an action plan approved by the Otoritas Jasa Keuangan.

#### Article 8

- (1) In the event that any inaccuracy is found in a submitted Report, Reporting Bank is required to submit the Report correction.
- (2) The Report correction as referred to in paragraph (1) is conducted based on as follows:
  - a. the Reporting Bank's initiative;
  - b. an audit result of a public accountant; or
  - c. findings of Bank Indonesia and/or other authorities.

## Article 9

Further provisions on submission of Report and/or Report correction shall be regulated in a Regulation of Member of Board of Governors.

## CHAPTER IV REPORTING PERIOD

### Article 10

Submission period of Report as referred to in Article 5 are as follows:

- a. daily;
- b. weekly;
- c. monthly; and
- d. quarterly.

### Article 11

- (1) The daily submission of Report as referred to in Article 10 point a includes as follows:
  - a. group of financial information;
  - b. group of risk information; and
  - c. group of information on payment system and financial service activities.
- (2) The weekly submission of Report as referred to in Article 10 point b includes group of risk information.
- (3) The monthly submission of Report as referred to in Article 10 point c includes as follows:
  - a. group of financial information;
  - b. group of risk information;
  - c. group of information on payment system and financial service activities; and
  - d. group of master data information.

- (4) The quarterly submission of Report as referred to in Article 10 point d includes as follows:
- a. group of financial information;
  - b. group of risk information; and
  - c. group of information on payment system and financial service activities.
- (5) Further provisions on detailed groups of information for each submission period of Report as referred to from paragraph (1) until paragraph (4) shall be regulated in a Regulation of Member of Board of Governors.

#### Article 12

In the event of any change of information in the group of master data information as referred to in Article 5 paragraph (1) point d, Reporting Bank is required to submit such change to Bank Indonesia.

### CHAPTER V

#### DEADLINE FOR SUBMISSION OF REPORT AND/OR REPORT CORRECTION

#### Article 13

Submission of Report and/or Report correction consist of:

- a. Submission of Report and/or Report correction for data at the end of December 2019 until the end of August 2020; and
- b. Submission of Report and/or Report correction starting from data of September 2020.

## Part One

### Submission of Report and/or Report Correction for Data at the End of December 2019 until Data at the End of August 2020

#### Article 14

- (1) Reporting Bank must submit Report and/or Report correction for data at the end of December 2019 until data at the end of August 2020 as referred to in Article 13 point a by the deadline determined by Bank Indonesia under the following conditions:
  - a. deadline for the daily submission of Report as referred to in Article 10 point a is at 23.59 West Indonesia Time on business days, including days determined by Bank Indonesia to conduct limited operational activities;
  - b. deadlines for the weekly submission of Report and/or Report correction as referred to in Article 10 point b are as follows:
    1. on the 9<sup>th</sup> day, for data from the 24<sup>th</sup> day until the end of the previous month;
    2. on the 16<sup>th</sup> day, for data from the 1<sup>st</sup> day until the 7<sup>th</sup> day;
    3. on the 24<sup>th</sup> day, for data from the 8<sup>th</sup> day until the 15<sup>th</sup> day; and
    4. on the 2<sup>nd</sup> day, of the following month for data from the 16<sup>th</sup> day until the 23<sup>rd</sup> day;
  - c. deadline for the monthly submission of Report and/or Report correction as referred to in Article 10 point c is on the 20<sup>th</sup> day of the following month; and
  - d. deadline for the quarterly submission of Report and/or Report correction as referred to in Article 10 point d is on the 28<sup>th</sup> day of January, April, and July.
- (2) In the event of the deadlines for the submission of Report and/or Report correction as referred to in paragraph (1)



point b, point c, and point d fall on Saturday, Sunday, national holiday, and/or collective leave day determined by Bank Indonesia in connection with religious commemorations, such deadlines will instead fall on the following Business Day, unless specified otherwise by Bank Indonesia.

- (3) The submission of Report as referred to in paragraph (1) point a is not applied if a Reporting Bank does not operate, by giving a prior written notice thereof to Bank Indonesia.

#### Article 15

The submission of Report and/or Report correction for data at the end of June 2020 until data at the end of August 2020 is applied the following provisions:

- a. Reporting Bank is declared to be delayed in submitting Report and/or Report correction for 1 (one) submission period as referred to in Article 10 point b, point c, and point d if the Report and/or Report correction are received by Bank Indonesia within a delay period, namely until 2 (two) days after the submission deadlines referred to in Article 14 paragraph (1) point b, point c, and point d;
- b. In the event that the deadline for the delay period of submission of Report and/or Report correction as referred to in point a falls on Saturday, Sunday, or national holiday, such deadline will instead fall on the following Business Day, unless specified otherwise by Bank Indonesia.
- c. Reporting Bank is declared to be failed in submitting Report if Bank Indonesia does not received the Report by the deadlines as referred to in point a and Article 14 paragraph (1) point a.

- d. Reporting Bank declared to be delayed in submitting Report and/or Report correction as referred to in point a will receive a written notice thereof; and
- e. Reporting Bank declared to be failed in submitting Report and/or Report correction as referred to in point c will receive a written notice thereof.

#### Article 16

Further provisions on submission of Report and/or Report correction for data at the end of December 2019 until data at the end of August 2020 shall be regulated in a Regulation of Member of Board of Governors.

#### Part Two

#### Submission of Report and/or Report Correction Starting from Data of September 2020

#### Article 17

- (1) Reporting Bank is required to submit Report and/or Report correction starting from data of September 2020 as referred to in Article 13 point b within the deadline determined by Bank Indonesia under the following provisions:
  - a. deadlines for daily submission of Report as referred to in Article 10 point a:
    - 1. at 10.30 West Indonesia Time;
    - 2. at 12.00 West Indonesia Time;
    - 3. at 18.00 West Indonesia Time; and
    - 4. at 23.59 West Indonesia Time,on business days, including days determined by Bank Indonesia to conduct limited operational activities;
  - b. deadlines for weekly submission of Report and/or Report correction as referred to in Article 10 point b:

1. on the 6<sup>th</sup> day, for data from the 24<sup>th</sup> day until the end of the previous month;
  2. on the 13<sup>th</sup> day, for data from the 1<sup>st</sup> day until the 7<sup>th</sup> day;
  3. on the 21<sup>st</sup> day, for data from the 8<sup>th</sup> day until the 15<sup>th</sup> day; and
  4. on the 29<sup>th</sup> day, for data from the 16<sup>th</sup> day until the 23<sup>rd</sup> day;
- c. deadlines for monthly submission of Report and/or Report correction as referred to in Article 10 point c:
1. on the 5<sup>th</sup> day of the following month after the end of the corresponding Reporting month for groups of financial information and master data information; and
  2. on the 15<sup>th</sup> day of the following month after the end of the corresponding Reporting month for groups of risk information and information on payment system and financial services activities; and
- d. deadlines for quarterly submission of Report and/or Report correction as referred to in Article 10 point d:
1. on the 10<sup>th</sup> day of April, July, October, and January, for groups of risk information and information on payment system and financial service activities; and
  2. on the 23<sup>rd</sup> day of April, July, October, and January, for group of financial information.
- (2) If the deadlines for submission of Report and/or Report correction as referred to in paragraph (1) point b, point c, and point d fall on Saturday, Sunday, national holiday, and/or collective leave day determined by Bank Indonesia in connection with religious commemorations, the deadlines for submission of Report and/or Report correction will instead fall on the following Business Day, unless specified otherwise by Bank Indonesia.

- (3) The submission of Report obligation as referred to in paragraph (1) point is not applied if Reporting Bank does not operate, by giving a prior written notice thereof to Bank Indonesia.

#### Article 18

- (1) Reporting Bank is declared to be delayed in submitting Report and/or Report correction for 1 (one) submission period as referred to in Article 10 point b, point c, and point d if the Report and/or Report correction are received by Bank Indonesia within a delay period, namely until 2 (two) days after the submission deadlines as referred to in Article 17 paragraph (1) point b, point c, and point d.
- (2) In the event that the deadline for the delay period of submission of Report and/or Report correction as referred to in point a falls on Saturday, Sunday, or national holiday, such deadline will instead fall on the following Business Day, unless specified otherwise by Bank Indonesia.

#### Article 19

Reporting Bank is declared to be failed in submitting Report if Bank Indonesia does not receive the Reports by the deadlines as referred to in Article 17 paragraph (1) point a and Article 18.

#### Article 20

Further provisions on submission of Report and/or Report correction starting from data of September 2020 shall be regulated in a Regulation of Member of Board of Governors.

CHAPTER VI  
PROCEDURE FOR SUBMISSION OF REPORT AND/OR  
REPORT CORRECTION

Article 21

Reporting Bank must submit the Report and/or Report correction online through the integrated reporting system of Bank Indonesia.

Article 22

- (1) In the event that Reporting Bank:
  - a. experiences technical problems in submitting Report and/or Report correction; and/or
  - b. fails in submitting Report and/or Report correction due to the technical problem and/or other problems of the system or telecommunication network of Bank Indonesia,  
occurring on the deadlines for submission of Report and/or Report correction as referred to in Article 17 the Report and/or Report correction is submitted offline.
- (2) The offline submission of Report and/or Report correction as referred to in paragraph (1) must be conducted under the following provisions:
  - a. submission of Report and/or Report correction within the daily submission period of Report as referred to in Article 10 point a is submitted not later than:
    1. 10.45 West Indonesia Time, for a Report to be submitted by its deadline at 10.30 West Indonesia Time;
    2. 14.00 West Indonesia Time, for a Report to be submitted by its deadline at 12.00 West Indonesia Time;

3. 20.00 West Indonesia Time, for a Report to be submitted by its deadline at 18.00 West Indonesia Time; and
  4. 10.00 West Indonesia Time on the following Business Day, for a Report to be submitted by its deadline at 23.59 West Indonesia Time; and
- b. submission of Report and/or Report correction within weekly, monthly, and quarterly Report submission periods as referred to in Article 10 point b, point c, and point d is conducted on the following Business Day after the deadlines for submission of Report and/or Report correction as referred to in Article 17 paragraph (1) point b, point c, and point d.
- (3) The offline submission of Report and/or Report correction as referred to in paragraph (1) is accompanied by a notice to Bank Indonesia in charge of a Reporting Bank's area.
  - (4) The offline submission of Report and/or Report correction by a Report experiencing technical problem as referred to in paragraph (1) point a must be accompanied by evidence and explanation of such technical problem.
  - (5) Bank Indonesia notifies the Reporting Bank in writing or in any other manner of the problem as referred to in paragraph (1) point b.
  - (6) Further provisions on offline submission of Report and/or Report correction shall be regulated in a Regulation of Member of Board of Governors.

### Article 23

In the event of damage on a received Report and/or Report correction due to problem of database system and/or communication network of Bank Indonesia, Bank Indonesia may request Reporting Bank to re-submit the Report and/or Report correction.

#### Article 24

- (1) Reporting Bank which has submission of Report obligation as referred to in Article 7 paragraph (1) but does not have any relevant data or transactions within a Reporting period, remains required to submit Report with empty file.
- (2) Further provisions on submission of empty file information shall be regulated in a Regulation of Member of Board of Governors.

#### Article 25

- (1) Reporting Bank is declared to have submitted Report and/or Report correction on the date of the receipt of submission of Report and/or Report correction by Bank Indonesia.
- (2) The receipt of submission of Report and/or Report correction as referred to in paragraph (1) is evidenced by a receipt of submission of Report.
- (3) The receipt of submission of Report as referred to in paragraph (2) is provided if the Report and/or Report correction is declared to be passed the validation of the integrated reporting system of Bank Indonesia.
- (4) Further provisions on the receipt of submission of Report and/or Report correction shall be regulated in a Regulation of Member of Board of Governors.

#### Article 26

- (1) Reporting Bank affected by force majeure resulting in unavailability of information is exempted from the submission of Report and/or Report correction obligation as referred to in Article 2 paragraph (1).
- (2) Reporting Bank affected by force majeure resulting in hindered submission of Report and/or Report correction is

exempted from the submission of Report and/or Report correction obligation by the deadlines as referred to in Article 17 and Article 18.

- (3) Reporting Bank affected by force majeure as referred to in paragraph (1) and paragraph (2) must immediately submit to Bank Indonesia a written request for exemption by providing an explanation of the experienced force majeure.
- (4) The exemption as referred to in paragraph (1) and paragraph (2) apply if the request as referred to in paragraph (3) is approved by Bank Indonesia.
- (5) Reporting Bank as referred to in paragraph (2) must submit the Report and/or Report correction after it is able to resume its normal operational activities.
- (6) Further provisions on force majeure shall be regulated in a Regulation of Member of Board of Governors.

## CHAPTER VII SUPERVISION

### Article 27

- (1) Bank Indonesia has an authority to supervise any Report submitted by Reporting Bank through:
  - a. Indirect supervision; and/or
  - b. inspection.
- (2) The inspection as referred to in paragraph (1) point b may be conducted in the following manner:
  - a. Bank Indonesia conducts an inspection of the Reporting Bank ; or
  - b. Bank Indonesia conducts a joint inspection of the Reporting Bank with Otoritas Jasa Keuangan.



## CHAPTER VIII

### ADMINISTRATIVE SANCTIONS

#### Article 28

- (1) Reporting Bank in breaching the provisions as referred to in Article 2 paragraph (1), Article 2 paragraph (2), Article 8 paragraph (1), Article 17 paragraph (1), and/or Article 24 paragraph (1) is subject to the following sanctions:
  - a. written warning; and/or
  - b. payment obligation.
- (2) Reporting Bank in breaching the provisions as referred to in Article 3 paragraph (1), Article 7 paragraph (4), and/or Article 12 is subject to an administrative sanction in the form of written warning.

#### Article 29

Bank Indonesia will inform Otoritas Jasa Keuangan of imposition of the sanctions as referred to in Article 28.

#### Article 30

- (1) Reporting Bank declared to be delayed in the submission of Report as referred to in Article 18 is subject to sanction in the form of payment obligation for one submission period of Rp1,000,000.00 (one million rupiah) per Business Day for each group of information.
- (2) Reporting Bank declared to be delayed in the Report correction as referred to in Article 18 is subject to sanction in the form of payment obligation for one submission period of Rp100,000.00 (one hundred thousand rupiah) per Business Day for each group of information.
- (3) Reporting Bank declared to be failed to submit the Report as referred to in Article 19 is subject to sanction in the form

of payment obligation for one submission period in the following amounts:

- a. Rp2,000,000.00 (two million rupiah) per group of information for daily submission of Report;
  - b. Rp15,000,000.00 (fifteen million rupiah) per group of information for weekly submission of Report;
  - c. Rp30,000,000.00 (thirty million rupiah) per group of information for monthly submission of Report; and/or
  - d. Rp15,000,000.00 (fifteen million rupiah) per group of information for quarter submission of Report.
- (4) Reporting Bank submitting Report correction after the delay period as referred to in Article 18 on the Reporting Bank's initiative as referred to in Article 8 paragraph (2) point a, is subject to sanction in the form of payment obligation of Rp50,000.00 (fifty thousand rupiah) per line in the following highest amounts:
- a. Rp1,000,000.00 (one million rupiah) per group of information submitted daily; and/or
  - b. Rp5,000,000.00 (five million rupiah) per group of information submitted weekly, monthly, or quarterly.
- (5) The sanction in the form of payment obligation for Report correction as referred to in paragraph (4) for more than one Report period is imposed at the maximum of 12 (twelve) Report periods since the period of the last corrected Report.
- (6) In the event that based on the supervision of Bank Indonesia as referred to in Article 27 and/or information from any other authority, any mistake is found in Report submitted by a Reporting Bank, the Reporting Bank is subject to sanction in the form of payment obligation of Rp100,000.00 (one hundred thousand rupiah) per line in the following highest amounts:
- a. Rp2,000,000.00 (two million rupiah) per group of information submitted daily; and/or

- b. Rp10,000,000.00 (ten million rupiah) per group of information submitted weekly, monthly, or quarterly.
- (7) The sanction in the form of payment obligation for any mistake in Report as referred to in paragraph (6) for more than one Report period is imposed at the maximum of 12 (twelve) submission of Report periods since the latest Report period where the mistake is found.

#### Article 31

- (1) Provisions for sanction imposition in the form of payment obligation as referred to in Article 30 apply to each branch office of Reporting Bank if the Report is an individual report per each branch office of Reporting Bank as referred to in Article 5 paragraph (2) point a.
- (2) Provisions for sanction imposition in the form of payment obligation as referred to in Article 30 paragraph (4) and paragraph (6) apply to each branch office of Reporting Bank as referred to in paragraph (1) in the following highest amounts:
  - a. Rp30,000,000.00 (thirty million rupiah), for each Reporting Bank with 30 (thirty) branch offices at the maximum;
  - b. Rp125,000,000.00 (one hundred twenty-five million rupiah), for each Reporting Bank with 31 (thirty-one) until 100 (one hundred) branch offices; and
  - c. Rp500,000,000.00 (five hundred million rupiah), for each Reporting Bank with 101 (one hundred and one) branch offices at the minimum.

#### Article 32

- (1) Reporting Bank has been sanctioned in the form of payment obligation as referred to in Article 30 paragraph (3) remains required to submit the Report.

- (2) Reporting Bank failing to perform its obligation as referred to in paragraph (1) is subject to an administrative sanction in the form of written warning.

#### Article 33

In the event that any mistake in information found a submitted Report that resulting in mistake in other information, the mistake in other information is not subject to sanction in the form of payment obligation as referred to in Article 30 paragraph (4) and paragraph (6).

#### Article 34

The provisions for administrative sanction imposition as referred to in Article 28 is exempted for:

- a. Reporting Bank which corrects its Report based on an audit result of a public accountant as referred to in Article 8 paragraph (2) point b;
- b. Reporting Bank affected by force majeure as referred to in Article 26; and
- c. Reporting Bank which fails to submit its Report and/or Report correction due to technical problem and/or any other problems in the system or telecommunication network of Bank Indonesia as referred to in Article 22 paragraph (1) point b.

#### Article 35

The sanction imposition in the form of payment obligation as referred to in Article 30 and Article 31 is conducted by debiting a Reporting Bank's rupiah current account in Bank Indonesia.

## Article 36

Further provisions on procedure for administrative sanction imposition shall be regulated in a Regulation of Member of Board of Governors.

## CHAPTER IX CORRESPONDENCE

## Article 37

- (1) The information and/or request as referred to in Article 3 paragraph (2), Article 7 paragraph (4), Article 14 paragraph (3), and Article 26 paragraph (3), are addressed to Report Management and Compliance Department, Sjafruddin Prawiranegara Tower, Jalan M.H. Thamrin Number 2, Jakarta 10350.
- (2) The offline submission of Report and/or Report correction as referred to in Article 22 is addressed to:
  - a. Report Management and Compliance Department, Sjafruddin Prawiranegara Tower, Jalan M.H. Thamrin Number 2, Jakarta 10350, for Reporting Bank domiciled within the operational area of Bank Indonesia Head Office; or
  - b. the local Representative Office of Bank Indonesia, for Reporting Bank domiciled outside the area as referred to in point a.
- (3) In the event of change of correspondence details as referred to in paragraph (1) and paragraph (2), Bank Indonesia notifies the Reporting Bank of such change by letter or by any other means.

## CHAPTER X OTHER PROVISIONS

### Article 38

- (1) Reporting Bank, which plans to conduct merger, consolidation, acquisition, spinoff, and/or conversion from a conventional commercial bank to sharia commercial bank, remains required to submit its Report and/or Report correction as referred to in Article 2 paragraph (1).
- (2) Further provisions on submission of Report and/or Report correction for Reporting Bank as referred to in paragraph (1) shall be regulated in a Regulation of Member of Board of Governors.

### Article 39

- (1) Bank Indonesia may provide output from the Report to other parties in the implementation of the laws and regulations, agreements, and/or memorandum of understanding with Bank Indonesia.
- (2) Provision of the output from the Report as referred to in paragraph (1) includes group of financial information and group of information on payment system and financial service activities.
- (3) Further provisions on request mechanism and scope of output from the Report shall be regulated in a Regulation of Member of Board of Governors.

## CHAPTER XI

### TRANSITIONAL PROVISIONS

#### Article 40

At the time when this Bank Indonesia Regulation comes into force, Reporting Bank remains required to submit its reports until data at the end of August 2020 as referred to in:

- a. Bank Indonesia Regulation Number 8/12/PBI/2006 on Commercial Banks Periodic Reports as amended by Bank Indonesia Regulation Number 13/19/PBI/2011 on Amendment to Bank Indonesia Regulation Number 8/12/PBI/2006 on Commercial Banks Periodic Reports;
- b. Bank Indonesia Regulation Number 10/40/PBI/2008 on Commercial Banks Monthly Reports as amended several times and last by Bank Indonesia Regulation Number 12/2/PBI/2010 on the Second Amendment to Bank Indonesia Regulation Number 10/40/PBI/2008 of Commercial Banks Monthly Reports;
- c. Bank Indonesia Regulation Number 13/8/PBI/2011 on Commercial Banks Daily Reports;
- d. Bank Indonesia Regulation Number 14/12/PBI/2012 on Commercial Banks' Head Offices Reports; and
- e. Bank Indonesia Regulation Number 15/4/PBI/2013 on Monetary Stability and Financial System of Sharia Commercial Banks and Sharia Business Units Monthly Reports.

## CHAPTER XII

### CLOSING PROVISIONS

#### Article 41

The terms Commercial Banks Daily Reports, Commercial Banks Periodic Reports, Sharia Commercial Banks Periodic Reports, Commercial Banks Monthly Reports, Monetary Stability and Financial System of Sharia Commercial Banks and Sharia Business Units Monthly Reports, and Commercial Banks' Head Offices Reports existing in the provisions of Bank Indonesia prior to the enforcement hereof must be interpreted as Integrated Commercial Bank Reporting starting from data of September 2020.

#### Article 42

At the time when this Bank Indonesia Regulation comes into force, provisions on compilation and submission of the following:

- a. cash flow projection as referred to in Article 2 paragraph (4) point f of Bank Indonesia Regulation Number 13/8/PBI/2011 on Commercial Banks Daily Reports;
- b. legal lending limit as referred to in Article 2 paragraph (3) point e of Bank Indonesia Regulation Number 13/19/PBI/2011 on Amendment to Bank Indonesia Regulation Number 8/12/PBI/2006 on Commercial Banks Periodic Reports;
- c. prime lending rate as referred to in Article 2 paragraph (3) point k of Bank Indonesia Regulation Number 13/19/PBI/2011 on Amendment to Bank Indonesia Regulation Number 8/12/PBI/2006 on Commercial Banks Periodic Reports; and
- d. bank published financial report as referred to in Article 4 point 1 of Bank Indonesia Regulation Number



14/12/PBI/2012 on Commercial Banks' Head Offices Reports,  
are hereby repealed and declared ineffective.

#### Article 43

At the time when this Bank Indonesia Regulation comes into force, provisions for compilation and submission of the following:

- a. minimum capital adequacy requirement by calculating market risk as referred to in Article 2 paragraph (3) point g of Bank Indonesia Regulation Number 13/19/PBI/2011 on Amendment to Bank Indonesia Regulation Number 8/12/PBI/2006 on Commercial Banks Periodic Reports; and
- b. risk weighted assets for credit risk as referred to in Article 2 paragraph (3) point j of Bank Indonesia Regulation Number 13/19/PBI/2011 on Amendment to Bank Indonesia Regulation Number 8/12/PBI/2006 on Commercial Banks Periodic Reports,

are hereby repealed and declared ineffective from data of September 2019.

#### Article 44

At the time when this Bank Indonesia Regulation comes into force, provisions for compilation and submission of credit restructuring as referred to in Article 2 paragraph (3) point f of Bank Indonesia Regulation Number 13/19/PBI/2011 on Amendment to Bank Indonesia Regulation Number 8/12/PBI/2006 on Commercial Banks Periodic Reports are hereby repealed and declared ineffective from data of January 2020.

#### Article 45

At the time when this Bank Indonesia Regulation comes into force, provisions for compilation and submission of the following:

- a. bank executive officers report as referred to in Article 4 point j of Bank Indonesia Regulation Number 14/12/PBI/2012 on Commercial Banks' Head Offices Reports, for conventional commercial banks; and
- b. banking workforce as referred to in Article 4 point n of Bank Indonesia Regulation Number 14/12/PBI/2012 on Commercial Banks' Head Offices Reports,

are hereby repealed and declared ineffective from data of June 2020.

#### Article 46

At the time when this Bank Indonesia Regulation comes into force:

- a. Bank Indonesia Regulation Number 8/12/PBI/2006 on Commercial Banks Periodic Reports (State Gazette of the Republic of Indonesia of 2006 Number 57, Supplement to State Gazette of the Republic of Indonesia Number 4629) as amended by Bank Indonesia Regulation Number 13/19/PBI/2011 on Amendment to Bank Indonesia Regulation Number 8/12/PBI/2006 on Commercial Banks Periodic Reports (State Gazette of the Republic of Indonesia of 2011 Number 91, Supplement to State Gazette of the Republic of Indonesia Number 5240);
- b. Bank Indonesia Regulation Number 10/40/PBI/2008 on Commercial Banks Monthly Reports (State Gazette of the Republic of Indonesia of 2008 Number 205, Supplement to State Gazette of the Republic of Indonesia Number 4950) as amended several times and last by Bank Indonesia Regulation Number 12/2/PBI/2010 on the Second Amendment to Bank Indonesia Regulation of Number

10/40/PBI/2008 on Commercial Banks Monthly Reports (State Gazette of the Republic of Indonesia of 2010 Number 40, Supplement to State Gazette of the Republic of Indonesia Number 5113);

- c. Bank Indonesia Regulation Number 13/8/PBI/2011 on Commercial Banks Daily Reports (State Gazette of the Republic of Indonesia of 2011 Number 15, Supplement to State Gazette of the Republic of Indonesia Number 5194);
- d. Bank Indonesia Regulation Number 14/12/PBI/2012 on Commercial Banks' Head Offices Reports (State Gazette of the Republic of Indonesia of 2012 Number 190, Supplement to State Gazette of the Republic of Indonesia Number 5349);  
and
- e. Bank Indonesia Regulation Number 15/4/PBI/2013 on Monetary Stability and Financial System of Sharia Commercial Banks and Sharia Business Units Monthly Reports (State Gazette of the Republic of Indonesia of 2013 Number 141, Supplement to State Gazette of the Republic of Indonesia Number 5437),

are hereby repealed and declared ineffective from data of September 2020.

#### Article 47

Provisions on imposition for administrative sanction as referred to in Article 28 come into force from the obligation of submission of Report and/or Report correction as referred to in Article 17 paragraph (1).

#### Article 48

This Bank Indonesia Regulation comes into force on the date of its promulgation.

In order that every person may know hereof, it is ordered to promulgate this Bank Indonesia Regulation by its placement in the State Gazette of the Republic of Indonesia.

Issued in Jakarta  
on 30 August 2019  
GOVERNOR OF BANK INDONESIA,

*(signed)*

PERRY WARJIYO

Promulgated in Jakarta  
on 30 August 2019  
MINISTER OF LAW AND HUMAN RIGHTS  
REPUBLIC OF INDONESIA,

*(signed)*

YASONNA H. LAOLY



ELUCIDATION  
OF  
BANK INDONESIA REGULATION  
NUMBER 21/9/PBI/2019  
ON  
INTEGRATED COMMERCIAL BANK REPORTING

I. GENERAL

In connection with the performance of duties of Bank Indonesia in determining and implementing monetary policy, determining and implementing policy on payment system and rupiah currency management, as well as determining and implementing policy on financial system stability, including macroprudential policy to achieve and maintain rupiah stability, it is necessary to have information in a complete, accurate, current, comprehensive, and timely manner.

On the other hand, Otoritas Jasa Keuangan and Lembaga Penjamin Simpanan require the same characteristic of Report submitted by Banks. Therefore, Bank Indonesia, Otoritas Jasa Keuangan, and Lembaga Penjamin Simpanan have developed a metadata-based integrated reporting system by upholding the principles of collaboration, efficiency, and consistency. Bank Indonesia considers it is necessary to integrate various reports submitted by Banks to Bank Indonesia through Integrated Commercial Bank Reporting.

The integrated reporting is built aiming to increase data quality, reporting effectiveness, and reduce burden for Report submission by Banks to Bank Indonesia, Otoritas Jasa Keuangan, and Lembaga Penjamin Simpanan.

In line with the integrated reporting development by Bank Indonesia, it is deemed necessary to issue Bank Indonesia Regulation on Integrated Commercial Bank Reporting, which among others specifies the scope of Report, period, Report submission deadline, and procedure for Report submission through the integrated reporting system of Bank Indonesia.

## II. ARTICLE BY ARTICLE

### Article 1

Sufficiently clear.

### Article 2

Sufficiently clear.

### Article 3

#### Paragraph (1)

The term “officer and person in charge” means the officer and person in charge of a Bank who is authorized and responsible for Report compilation, verification, and submission to Bank Indonesia.

#### Paragraph (2)

Sufficiently clear.

#### Paragraph (3)

Sufficiently clear.

#### Paragraph (4)

Sufficiently clear.

### Article 4

The term “metadata” means explanation of information reported by a Reporting Bank such as definition, validation rule, format, and reference provision.

The term “authority” means Bank Indonesia, Otoritas Jasa Keuangan, and Lembaga Penjamin Simpanan.

## Article 5

### Paragraph (1)

#### Point a

Group of financial information among others contains financial position report, breakdown of financial position report, transactions in money market, and transactions in foreign currency market.

#### Point b

Group of risk information among others contains net open position, cash flow projection, negative publicity, and third party fund for legal reserve requirement (LRR).

#### Point c

Group of information on payment system and financial service activities among others contains card-based payment instruments, electronic money, and lending rate.

#### Point d

Group of master data information among others contains Reporting Banks master data, counterparty's data, and collateral.

### Paragraph (2)

#### Point a

The term “individually per Reporting Bank’s branch office” means Report of each branch office of a Reporting Bank, including the head office conducting operational activities, sharia business units, and branch offices of a bank domiciled overseas.

#### Point b

Sufficiently clear.

#### Point c

Sufficiently clear.

### Paragraph (3)

Sufficiently clear.



## Article 6

Sufficiently clear.

## Article 7

### Paragraph (1)

Sufficiently clear.

### Paragraph (2)

Sufficiently clear.

### Paragraph (3)

Sufficiently clear.

### Paragraph (4)

Action plan contains measures taken by a Bank in the preparation and implementation target of centralized Report submission.

## Article 8

### Paragraph (1)

Sufficiently clear.

### Paragraph (2)

#### Point a

Sufficiently clear.

#### Point b

Audit result by a public accountant includes audit of historical financial information or limited review, both for annual and interim periods.

#### Point c

The term “other authorities” means Otoritas Jasa Keuangan, and Lembaga Penjamin Simpanan.

## Article 9

Sufficiently clear.

Article 10

Sufficiently clear.

Article 11

Sufficiently clear.

Article 12

Change of group of master data information among others consists of number of branch office(s), office address, and status.

Article 13

Point a

The term “data at the end of December 2019” means:

1. for Report and/or Report correction submitted daily, namely data on 31 December 2019;
2. for Report and/or Report correction submitted weekly, namely data from 24 December 2019 until 31 December 2019;
3. for Report and/or Report correction submitted monthly, namely data of December 2019; and
4. for Report and/or Report correction submitted quarterly, namely data of the fourth quarter of 2019.

The term “data at the end of August 2020” means:

1. for Report and/or Report correction submitted daily, namely data on 31 August 2020;
2. for Report and/or Report correction submitted weekly, namely data from 24 August 2020 until 31 August 2020; and
3. for Report and/or Report correction submitted monthly, namely August 2020 data.

Point b

Sufficiently clear.

## Article 14

### Paragraph (1)

Sufficiently clear.

### Paragraph (2)

Sufficiently clear.

### Paragraph (3)

The term “reporting Bank does not operate” means among others if Reporting Bank applies a holiday outside the national holiday determined by the Government.

## Article 15

### Point a

Sufficiently clear.

### Point b

Sufficiently clear.

### Point c

Sufficiently clear.

### Point d

Example:

Bank C submits a Report on group of risk information for data from 1 July 2020 until 7 July 2020 on Friday, 17 July 2020. The Report submission deadline is 16 July 2020. Bank C is declared to be delayed 1 (one) Business Day in submitting a Report on group of risk information for data from 1 July 2020 until 7 July 2020, and therefore, Bank C is given a written notice.

### Point e

Example:

Submission deadline for a Report on group of risk information for data from 8 August 2020 until 15 August 2020 is on 24 August 2020.

Until 26 August 2020, Bank L does not submit its Report, and therefore, Bank L is declared to be failed in submitting its Report, and therefore, Bank L is given a written notice.

#### Article 16

Sufficiently clear.

#### Article 17

##### Paragraph (1)

##### Point a

Sufficiently clear.

##### Point b

In the event that the year of weekly submission of Report and/or Report correction is not a leap year, the deadline for submission of Report and/or Report correction for data from 16 February until 23 February is on 28 February.

##### Point c

Sufficiently clear.

##### Point d

Sufficiently clear.

##### Paragraph (2)

##### Example:

Report and/or Report correction for data of November 2020 for group of financial information must be submitted not later than 5 December 2020. Because 5 December 2020 is Saturday, the deadline for the submission of Report and/or Report correction falls on the following Business Day, namely Monday, 7 December 2020.

Paragraph (3)

The term “reporting Bank does not operate” means among others if a Reporting Bank applies a holiday outside the national holiday determined by the Government.

Article 18

Paragraph (1)

Example:

Report and/or Report correction for data from 1 October 2020 until 7 October 2020 for group of risk information by the submission deadline on 13 October 2020 is declared to be delayed if the Report and/or Report correction is submitted from 14 October 2020 until 15 October 2020.

Paragraph (2)

Example:

The delay period deadline for submission of Report and/or Report correction on group of financial information for data period of October 2020 is 7 November 2020. Because 7 November 2020 falls on Saturday, the deadline falls on the following Business Day, namely on Monday, 9 November 2020.

Article 19

Example:

The submission deadline for Report on group of risk information for data period of the fourth quarter of 2021 is 10 January 2022 and the deadline for the Report delay period is 12 January 2022. If the Report is not received by Bank Indonesia until 12 January 2022, the Reporting Bank is declared to be delayed in submitting the Report.

Article 20

Sufficiently clear.

## Article 21

Sufficiently clear.

## Article 22

### Paragraph (1)

The term “line” means Report submission to Bank Indonesia by using certain media, such as compact disk (CD) or flash disk submitted during business hours of Bank Indonesia which is in charge of the Reporting Bank’s Report.

#### Point a

The term “technical problem” means problem in a Reporting Bank, such as data or communication network problem with Bank Indonesia, but excluding problem in the Report compilation system of the Reporting Bank.

#### Point b

The term “technical problem and/or other problems in the system or telecommunication network of Bank Indonesia” means problems which cause Bank Indonesia unable to receive a Report and/or Report correction submitted online by Reporting Bank, among others because of problem in telecommunication network and/or other causes.

### Paragraph (2)

Sufficiently clear.

### Paragraph (3)

Sufficiently clear.

### Paragraph (4)

Sufficiently clear.

### Paragraph (5)

Sufficiently clear.

### Paragraph (6)

Sufficiently clear.

## Article 23

Sufficiently clear.

## Article 24

### Paragraph (1)

The term “Report with empty file” means a Report at least containing information on Bank code, date of Report data, and information name.

Example:

A Reporting Bank does not have any foreign currency transaction on 13 February 2020, but the Reporting Bank remains required to submit empty file for such Report.

### Paragraph (2)

Sufficiently clear.

## Article 25

### Paragraph (1)

Sufficiently clear.

### Paragraph (2)

Receipt of Report and/or Report correction submitted online or offline by a Reporting Bank, is accessible by the Reporting Bank through the integrated reporting system of Bank Indonesia.

### Paragraph (3)

Sufficiently clear.

### Paragraph (4)

Sufficiently clear.

## Article 26

### Paragraph (1)

The term “force majeure” means a condition with real impact on suspended operational activities of a Reporting Bank and

causing the Reporting Bank unable to compile and submit its Report and/or Report correction; for example, fire, riot, terrorism, bombing, war, and natural disasters, such as earthquake and flood, any of which is verified by the local authority or statement of the competent institution.

Paragraph (2)

Sufficiently clear.

Paragraph (3)

Submission of a written request for exemption of the force majeure may be conducted by a Reporting Bank or any other appointed office.

Paragraph (4)

Sufficiently clear.

Paragraph (5)

Sufficiently clear.

Paragraph (6)

Sufficiently clear.

## Article 27

Paragraph (1)

Point a

Indirect supervision is conducted among others through monitoring, research, analysis, and evaluation of a Report submitted by a Reporting Bank to Bank Indonesia and/or any other information obtained by Bank Indonesia.

Point b

The term “inspection” means on site supervision conducted by carrying out inspection of a Reporting Bank.

Paragraph (2)

Sufficiently clear.

## Article 28

Sufficiently clear.



## Article 29

Information on sanction imposition is delivered by letter or by any other means.

## Article 30

### Paragraph (1)

Example:

Report on group of risk information for data from 1 October 2020 until 7 October 2020 is required to be submitted not later than Tuesday, 13 October 2020. Bank C submits the Report on Wednesday, 14 October 2020. Therefore, Bank C is declared to be delayed 1 (one) Business Day in submitting the Report on group of risk information for data from 1 October 2020 until 7 October 2020, and so that it is sanctioned with payment obligation of 1 (one) Business Day x Rp1,000,000.00 = Rp1,000,000.00 (one million rupiah).

### Paragraph (2)

Example:

The Report correction on group of risk information for data of November 2020 should have been submitted not later than Tuesday, 15 December 2020. Bank Y submits the Report correction on Wednesday, 16 December 2020. Therefore, Bank Y is declared to be delayed 1 (one) Business Day in submitting the Report correction for group of risk information group, so that it is sanctioned with payment obligation of 1 (one) Business Day x Rp100,000.00 = Rp100,000.00 (one hundred thousand rupiah).

### Paragraph (3)

Example:

Bank H does not submit a Report on group of risk information for data on 15 October 2020 until 23.59 West Indonesia Time. Therefore, Bank H is declared to be delayed in submitting the report, so that it is sanctioned with payment obligation of

Rp2,000,000.00 (two million rupiah) for group of risk information in Report submission period on 15 October 2020.

Paragraph (4)

Example 1:

Bank S submits correction to a mistake in a Report on group of financial information of 7 (seven) lines for data in October 2020 on Wednesday, 16 December 2020, and therefore, Bank S is sanctioned with payment obligation of 7 (seven) lines x Rp50,000.00 = Rp350,000.00 (three hundred fifty thousand rupiah).

Example 2:

Bank S submits correction to a mistake in a Report on group of financial information of 110 (one hundred ten) lines for data in October 2020 on Wednesday, 16 December 2020. Based on that, Bank S is sanctioned with payment obligation of 110 (one hundred ten) lines x Rp50,000.00 = Rp5,500,000.00 (five million five hundred thousand rupiah), However, Bank S is only sanctioned with payment obligation of Rp5,000,000.00 (five million rupiah) at the highest.

Paragraph (5)

Example:

Bank Q submits Report correction in December 2022 for one of its branch offices for as mistake in group of financial information of 14 (fourteen) lines for data from October 2020 until October 2022 (24 periods of Report submission). For such mistake, Bank Q should be sanctioned with payment obligation of 14 (fourteen) lines x Rp50,000.00 x 24 (twenty-four) periods = Rp16,800,000.00 (sixteen million eight hundred thousand rupiah), however Bank Q is only sanctioned with payment obligation of 12 (twelve) Report submission periods at the highest, namely 14 (fourteen) lines x Rp50,000.00 x 12 (twelve) periods = Rp8,400,000.00 (eight million four hundred thousand rupiah).

Paragraph (6)

Example 1:

Based on the supervision result of Bank Indonesia, mistakes found in 7 (seven) lines for data of November 2020 of Report submitted by Bank U in group of financial information, so that, Bank U is sanctioned with payment obligation of 7 (seven) lines  $\times$  Rp100,000.00 = Rp700,000.00 (seven hundred thousand rupiah).

Example 2:

Based on the supervision result of Bank Indonesia, mistakes found in 110 (one hundred ten) lines for data of November 2020 of Report submitted by Bank V in group of financial information. Bank V should be sanctioned with payment obligation of 110 (one hundred ten) lines  $\times$  Rp100,000.00 = Rp11,000,000.00 (eleven million rupiah), however Bank V is only sanctioned with payment obligation at the highest of Rp10,000,000.00 (ten million rupiah).

Paragraph (7)

Example:

Based on the supervision result of Bank Indonesia in December 2022, the mistake found error in 10 (ten) lines for data from October 2020 until October 2022 (24 Report submission periods) of a Report which has been submitted by one of the branch offices of Bank R in group of financial information. For such mistake, Bank R should be sanctioned with payment obligation of 10 (ten) lines  $\times$  Rp100,000.00  $\times$  24 (twenty-four) periods = Rp24,000,000.00 (twenty-four million rupiah), however Bank R is only sanctioned with payment obligation of 12 (twelve) Report submission periods at the maximum, namely 10 (ten) lines  $\times$  Rp100,000.00  $\times$  12 (twelve) periods = Rp12,000,000.00 (twelve million rupiah).

## Article 31

### Paragraph (1)

Bank P has 30 (thirty) branch offices and submits a Report in the group of financial information for data of December 2020 as follows:

- a. 20 (twenty) branch offices submit their Reports on Monday, 4 January 2021; and
- b. 10 (ten) other branch offices submit their Reports on Wednesday, 6 January 2021.

The 10 (ten) branch offices of Bank P are declared to be delayed 1 (one) Business Day in submitting Reports because the deadline for Report submission has been passed, namely Tuesday, 5 January 2021. For the delay, Bank P is sanctioned with payment obligation for 10 (ten) branch offices of 1 (one) Business Day x Rp1,000,000.00 x 10 (ten) branch offices = Rp10,000,000.00 (ten million rupiah).

### Paragraph (2)

#### Point a

Example:

Bank N, which has 30 (thirty) branch offices, submits Report correction to 100 (one hundred) lines per branch office in the group of financial information on its own initiative. For the correction, Bank N should be sanctioned with payment obligation of 100 (one hundred) lines x Rp50,000.00 x 30 (thirty) branch offices = Rp150,000,000.00 (one hundred fifty million rupiah), however Bank N is only sanctioned with payment obligation of Rp30,000,000.00 (thirty million rupiah) because it meets the criteria as a Reporting Bank with 30 branch offices at the highest.

#### Point b

Sufficiently clear.

Point c

Sufficiently clear.

Article 32

Sufficiently clear.

Article 33

Example:

A mistake is found in a Report in the monthly group of financial information submitted by Bank E that resulting in a mistake in the quarterly group of financial information. For the mistake, the quarterly group of financial information is not sanctioned.

Article 34

Sufficiently clear.

Article 35

Sufficiently clear.

Article 36

Sufficiently clear.

Article 37

Sufficiently clear.

Article 38

Sufficiently clear.

Article 39

Paragraph (1)

The term “output from the Report” means the output obtained from the aggregate information reported by a Reporting Bank.

The term “another party” means a party other than a Reporting Bank, which may obtain the output of the Report in accordance with the provisions determined by Bank Indonesia and the laws and regulations.

Paragraph (2)

Sufficiently clear.

Paragraph (3)

Sufficiently clear.

Article 40

Sufficiently clear.

Article 41

Sufficiently clear.

Article 42

Sufficiently clear.

Article 43

Sufficiently clear.

Article 44

Sufficiently clear.

Article 45

Sufficiently clear.

Article 46

Sufficiently clear.

Article 47

Sufficiently clear.

Article 48

Sufficiently clear.

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